

Andrew Montone
120 Huntington Road
New Haven, CT 06512

February 4, 2015

State Representative Robert Megna
Legislative Office Building, Rm. 2802
Hartford, CT 06106

Dear Rep. Megna,

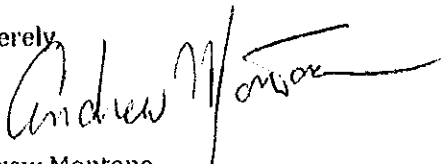
Private health plans in Connecticut are not legally required to provide consumers, shopping for health insurance, with detailed information about their coverage. Some of the information that is often difficult to get from insurance companies when searching for a plan includes what prescriptions are covered, which doctors are in the network, and the cost of copays. Senate Bill 24 has been recently introduced in our state legislature and will require insurance plans to provide transparent information about their coverage.

The healthcare coverage I have access to is provided by the construction union. However, I am required to work a certain number of hours each quarter to receive health insurance, so at this time I am uninsured. COBRA would cost me roughly \$1,000 to \$1,200 a month, and I cannot afford the health insurance available through the Affordable Care Act. The coverage provided by the construction union is great when I can afford it, but unfortunately there is simply not enough work available for me to have insurance. For months I have not seen the doctor or taken my blood pressure medication as a result of not having healthcare coverage.

It is critical that people have all the facts while they are shopping for health insurance, because it is a huge expense to many families. Senate Bill 24 will require insurance companies to provide upfront information about their services and prices. It will also require health insurance companies to honor the coverage they sell for an entire year. This bill would give consumers access to the same doctors and medications at the same price for the whole year. In the future when I am insured I believe S.B. 24 will provide my family with peace of mind.

Overall I am very unhappy with our nation's healthcare system, and I am in favor of any legislation that will require transparency from health insurance companies. In the past I have not had a great experience when contacting your office. We do not agree on all issues State Representative Megna, but I think we can agree that Senate Bill 24 is in the best interests of everyone who relies on private health insurance in our state. When I finally have access to insurance, I hope to see that you have taken action on this issue. Please work with your fellow elected officials in Hartford to get S.B. 24 passed.

Sincerely,



Andrew Montone